

LIBERTY BANCSHARES, INC.

	CPP Disbursement Date 12/04/2009	RSSD (Holding Company) 3716151	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$329	\$341	3.6%		
Loans	\$236	\$260	10.1%		
Construction & development	\$38	\$41	9.4%		
Closed-end 1-4 family residential	\$45	\$52	15.3%		
Home equity	\$11	\$12	13.3%		
Credit card	\$0	\$0			
Other consumer	\$2	\$2	-0.1%		
Commercial & Industrial	\$62	\$60	-3.7%		
Commercial real estate	\$73	\$87	19.7%		
Unused commitments	\$54	\$81	50.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$48	\$36	-25.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$11	3354.5%		
Cash & balances due	\$20	\$9	-57.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$285	\$297	4.1%		
Deposits	\$283	\$290	2.5%		
Total other borrowings	\$1	\$4	630.4%		
FHLB advances	\$0	\$4			
Equity					
Equity capital at quarter end	\$44	\$44	0.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.1%	9.5%	--		
Tier 1 risk based capital ratio	12.2%	12.0%	--		
Total risk based capital ratio	13.5%	13.2%	--		
Return on equity ¹	3.8%	5.0%	--		
Return on assets ¹	0.5%	0.7%	--		
Net interest margin ¹	4.4%	4.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	259.9%	250.0%	--		
Loss provision to net charge-offs (qtr)	785.7%	214.3%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	0.1%	0.1%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.4%	0.9%	0.0%	0.0%	--
Home equity	0.8%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.3%	0.0%	2.8%	--
Commercial & Industrial	0.7%	1.0%	0.0%	0.0%	--
Commercial real estate	0.0%	0.4%	0.0%	0.0%	--
Total loans	0.5%	0.6%	0.0%	0.0%	--